(b) whether any audit of working of the said institute has been carried out; and

(c) if so, by when and the details of the report of the same?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) No, Sir. The Pension Fund Regulatory and Development Authority (PFRDA) is neither required to keep the accounts of pension contributions of any employee as per the provisions of the PFRDA Bill, 2005 nor does it keep any such accounts.

(b) and (c) PFRDA is an autonomous body meeting its expenses out of grants-in-aid received from the Government. The first annual accounts of PFRDA for the financial year 2005-06 have already been forwarded to the Comptroller and Auditor General of India for audit.

**Tax payers details on net**

2634. SHRI RAVULA CHANDRA SEKAR REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether the Income Tax Department has any proposal to put the details of the tax payers on the net;

(b) if so, the details worked out so far; and

(c) what is the aim and objective of this proposal?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) There is no proposal for making the details of taxpayers available for public viewing by putting such details on any web-site or in any other manner.

(b) and (c) Do not arise in view of reply to para (a) above.

**Scheduled Bank status to UCBs in Uttaranchal**

2635. SHRI KAMAL AKHTAR: Will the Minister of FINANCE be pleased to state:

(a) the names of Urban Co-operative Banks in Uttaranchal which fulfilled norms fixed by RBI as it existed in 2001, for granting Scheduled Bank status;

(b) the names of UCBs in Uttaranchal which applied to RBI for granting Scheduled Bank status in 2001;

(c) whether RBI changed norms in 2005, if so, the details thereof and the reasons therefor;

(d) the reasons for not giving Scheduled Bank status till date to such UCBs in Uttaranchal which had already fulfilled the norms in 2001 and also revised norms of 2005; and

(e) by when such UCBs would be given Scheduled Bank status?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) No banks in Uttaranchal fulfilled norms fixed by RBI as it existed in 2001 for granting Scheduled Bank status.

(b)Almora Urban Co-operative Bank Ltd., Almora and Kurmanchal Nagar Sahakari Bank Ltd. had applied for granting Scheduled Bank status in 2001.

(c) to (e) RBI has not changed the scheduling norms in the year 2005. However, the minimum Demand and Time Liabilities (DTL) for an Urban Co-operative Bank (UCB) to become eligible for inclusion in the second schedule to RBI Act was enhanced from Rs. 100 crore to Rs. 250 crore *vide* Government of India Notification dated October 30,2003.

Almora Urban Co-operative Bank Ltd., Almora and Kurmanchal Nagar Sahakari Bank Ltd were not complying with the regulatory and supervisory criteria for scheduling though they had achieved DTL criteria of Rs. 100 crore, while applying for scheduling in 2001. The Almora UCB met the revised DTL norm of Rs. 250 crore from the year March 31,2005.

While processing request for scheduling of a UCB, certain other conditions, *inter-alia,* are ensured *viz.,* Capital to Risk Asset Ratio (CRAR) of 9%, net Non-Performing Assets (NPAs) less than 7%, computerization, satisfactory compliance with inspection findings, adherence to directions issued by the Bank, etc. Assessing compliance with these norms is one of the factors on the basis of which Reserve Bank comes to the conclusion whether the affairs of the UCBs whose inclusion in second schedule is being considered, are being conducted in a manner not detrimental to the interest of the depositors.

Further, in July 2004, it was decided not to consider any application from UCBs for inclusion in the second schedule of the Reserve Bank of India Act, 1934 till a proper legislative framework is brought about and the banks were advised accordingly.